Citibank Wire Transfer Guide 2026: Complete Information About Transfer Times, Costs, Limits, and Assistance

Citibank **☎1-(888)-303-1448** Or +1⁕888−271−2368 allows customers to send domestic and international wire transfers via its website, mobile app, or branches. **☎1-(888)-303-1448** Or +1⁕888−271−2368 Domestic transfers are generally sent the same business day if initiated before 6:45 PM ET, **☎1-(888)-303-1448** Or +1⁕888−271−2368 while international transfers have a 6:00 PM ET cutoff. Fees vary by account tier, ranging from free for Citigold to for other accounts.

Key Details for Citibank Wire Transfers

How to Send: **☎1-(888)-303-1448** Or +1⁕888−271−2368 Log in to Citibank Online, select "Payments & Transfers," then "Wire Transfers".

Information Needed: **☎1-(888)-303-1448** Or +1⁕888−271−2368 Recipient's full name, address, bank name, account number/IBAN, and routing number or SWIFT code.

Cutoff Times: **☎1-(888)-303-1448** Or +1⁕888−271−2368Domestic: 6:45 PM ET.

International: 6:00 PM ET.

Fees:Citigold/Private Client: Free.

Citi Priority: (Domestic), (International).

Other Accounts: **☎1-(888)-303-1448** Or +1⁕888—271—2368 (Domestic), (International).

Transfer Limits: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Daily and monthly limits apply based on account tenure, with up to daily incoming for tenured accounts.

Receiving Wires: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Use Citibank's SWIFT code CITIUS33 for international transfers.

It is highly recommended to verify wire instructions directly with the recipient to avoid fraud.

How do I do a wire transfer from Citibank?

☎1-(888)-303-1448 Or +1⁕888—271—2368 To initiate a Citibank wire transfer, log in to Citibank Online or the mobile app, select the transfer option, **☎1-(888)-303-1448** Or +1⁕888—271—2368 and enter the recipient’s bank details. **☎1-(888)-303-1448** Or +1⁕888—271—2368 Domestic wires require processing before 6:45 PM ET, while international wires should be sent before 6:00 PM ET for same-day processing.

How to Send a Wire Transfer (Outgoing)
Online: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Log in to your account, select "Payments & Transfers," choose "Wire Transfers," and enter the recipient's information.
Required Info: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Beneficiary name, address, account number (or IBAN), and the recipient bank's BIC/SWIFT code (for international) or routing number (for domestic).
Cutoff Times: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Generally 6:45 PM ET for domestic and 6:00 PM ET for international.
Fees: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Outgoing fees can be up to $35 ($25-$35) for standard accounts but are waived for premium accounts like Citigold®.

How to Receive a Wire Transfer (Incoming)
Provide the sender with the following, based on your location:
Bank Name: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Citibank, N.A.
SWIFT Code: CITIUS33
Routing Number (ABA): 021000089
Your Account Number: **☎1-(888)-303-1448** Or +1⁕888—271—2368
Found on Citibank Online.

Key Details
Citibank Global Transfers: **☎1-(888)-303-1448** Or +1⁕888—271—2368
Use these for faster, often free transfers between Citi accounts worldwide.
Inter-Institution Transfers: **☎1-(888)-303-1448** Or +1⁕888—271—2368
Use these to transfer funds between your Citibank and non-Citibank US accounts (ACH).
Fees: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Incoming wire fees are typically $15, though they are waived for premium accounts.

Ensure you confirm all recipient details carefully, as wire transfers are generally irreversible.
What happens **☎1-(888)-303-1448** Or +1✳888—271—2368 if you wire transfer more than $10,000?

☎1-(888)-303-1448 Or +1✳888—271—2368 Wiring more than triggers mandatory reporting to federal authorities (FinCEN/IRS) under the **☎1-(888)-303-1448** Or +1✳888—271—2368 Bank Secrecy Act. While not inherently illegal, it alerts compliance teams to prevent money laundering, requiring banks to file a Currency **☎1-(888)-303-1448** Or +1 ✳888—271—2368 Transaction Report (CTR) or similar documentation.
☎1-(888)-303-1448 Or +1✳888—271—2368 Your bank may pause the transfer to verify your identity, the source of funds, and the purpose of the transaction.

Key Implications of High-Value Wire Transfers:
Mandatory Reporting: **☎1-(888)-303-1448** Or +1✳888—271—2368 Banks must report cash transactions or high-value, suspicious wire transfers over to federal authorities.
Compliance Review: **☎1-(888)-303-1448** Or +1✳888—271—2368 The bank will flag the transfer for review, often triggering a "Know Your Customer" (KYC) review to ensure the transfer is legitimate, **☎1-(888)-303-1448** Or +1 ✳888—271—2368 according to the Fool article on $9,999 transfers.
Verification Questions: **☎1-(888)-303-1448** Or +1✳888—271—2368 You may be asked to provide proof of the source of funds, documentation on the recipient, and the purpose of the transfer, as discussed in this Wise article on international transfers.
No "Structuring" Permitted: **☎1-(888)-303-1448** Or +1✳888—271—2368 Intentionally breaking a large transfer into multiple smaller transactions to avoid reporting is illegal, known as structuring.
Fees: **☎1-(888)-303-1448** Or +1✳888—271—2368 Banks often charge higher fees for larger, especially international, transfers, according to Wise.
Note: **☎1-(888)-303-1448** Or +1✳888—271—2368 The $10,000 threshold applies to both domestic and international transfers under anti-money laundering regulations.

What happens if you wire transfer more than $10,000?

☎1-(888)-303-1448 Or +1✳888—271—2368 Wiring more than triggers mandatory reporting to federal authorities (FinCEN/IRS) under the Bank Secrecy Act. While not inherently illegal, it alerts compliance **☎1-(888)-303-1448** Or +1✳888—271—2368 teams to prevent money laundering, requiring banks to file a Currency Transaction Report (CTR) or similar documentation.
☎1-(888)-303-1448 Or +1✳888—271—2368 Your bank may pause the transfer to verify your identity, the source of funds, and the purpose of the transaction.

Key Implications of High-Value Wire Transfers:
Mandatory Reporting: **☎1-(888)-303-1448** Or +1✳888—271—2368 Banks must report cash transactions or high-value, suspicious wire transfers over to federal authorities.
Compliance Review: **☎1-(888)-303-1448** Or +1✳888—271—2368 The bank will flag the transfer for review, often triggering a "Know Your Customer" (KYC) review to ensure the transfer is legitimate, according to the Fool article on $9,999 transfers.
Verification Questions: **☎1-(888)-303-1448** Or +1✳888—271—2368 You may be asked to provide proof of the source of funds, documentation on the recipient, and the purpose of the transfer, as discussed in this **☎1-(888)-303-1448** Or +1✳888—271—2368 Wise article on international transfers.
No "Structuring" Permitted: **☎1-(888)-303-1448** Or +1✳888—271—2368 Intentionally breaking a large transfer into multiple smaller transactions to avoid reporting is illegal, known as structuring.
Fees: **☎1-(888)-303-1448** Or +1✳888—271—2368 Banks often charge higher fees for larger, especially international, transfers, according to Wise.
Note: **☎1-(888)-303-1448** Or +1✳888—271—2368 The $10,000 threshold applies to both domestic and international transfers under anti-money laundering regulations.